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WAYS AND MEANS OF IMPLEMENTING ARTICLE 21 OF THE CONVENTION ON THE ELIMINATION OF ALL FORMS OF DISCRIMINATION AGAINST WOMEN

Women in the informal sector

Report by the Secretariat

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INTRODUCTION

1. At its tenth session, the Committee on the Elimination of Discrimination against Women (CEDAW) agreed to give priority to the theme of women in the informal sector, with a view to beginning the process of formulating general recommendations at its eleventh session. It requested the Secretariat to prepare an analytical report setting out some of the main issues. The present report is based on information from United Nations sources, especially the United Nations Statistical Office, the United Nations Institute for Research and Training for the Advancement of Women (INSTRAW) and the International Labour Organisation (ILO), as well as from reports of States parties to the Convention on the Elimination of All Forms of Discrimination against Women (General Assembly resolution 34/180, annex, of 18 December 1979).

2. The economic and social situation of persons working in the informal sector is of particular importance for women. Women are overrepresented in it relative to men and often it is their only employment option, unsatisfactory though the working conditions and income may be. The informal sector has fewer barriers to entry than the formal sector. Combining work and family responsibilities seems easier in this kind of activity. Urbanization, including rural-urban migration and the increasing number of female heads of households, together with general economic difficulties and structural adjustment programmes, are significant factors in the importance of the informal sector and the high representation of women therein. In the short run, the informal sector remains a vital option for women. 1/

3. The issue of the informal sector falls under article 11 of the Convention on employment and social security. Article 10 (e) on access to programmes of continuing education, and article 13 on family benefits and financial credit, also have relevance to this issue. Only a few States parties provide information on the informal sector in their periodic reports. A review of information provided since 1987 by States parties under article 11 shows that Argentina, Bangladesh, Gabon, Jamaica and Mexico (CEDAW/C/5/Add.54, 38, 10, 39 and 30, respectively) have provided the Committee with information on the informal sector or on specific issues such as self-employment or domestic workers. Gabon, for example, stated that "female activity is concentrated primarily in the informal sector, since the formal sector is even newer for them than for men".

4. The importance of the informal sector for development has been recognized in the United Nations system and at the national level. The challenge, as formulated by ILO, which first highlighted the existence of the informal sector, is "How to maximize both the employment creating potential of the informal sector and the degree of social protection and regulation extended to it". 2/ The difficulty is that policy intervention has to be planned in a context of restrictions on public expenditures and for a sector consisting of scattered activities, with little formalization of working relationships or measurement of activities. While achieving the economic and social goals is possible, at least in the long run, according to ILO, it implies a broad, comprehensive and innovative approach.

5. At present, there are no international standards on the measurement of the informal sector. The 15th International Conference of Labour Statisticians, under the auspices of ILO, is scheduled to meet in January 1993 and will consider draft international definitions for adoption as international standards. In preparation for this Conference, ILO is holding a meeting of experts from 28 January to 6 February 1992 at Geneva. Most of the discussion on the informal sector is based on earlier work carried out by ILO and other United Nations specialized agencies.

I. THE DEFINITION OF THE INFORMAL SECTOR AND ITS POSSIBLE IMPLICATIONS

6. A definition of the informal sector depends on the objectives being pursued. Some definitions are intended to permit the collection of statistics, others to help facilitate action to enhance productivity, yet others to set social policies.

7. Many definitions are used in practice by international organizations, ranging from comprehensive approaches in which the informal sector is taken to cover all activities that are not currently or sufficiently measured, to much narrower definitions, such as those developed for the purpose of collecting statistics. At present, the term "informal sector" should not be used as a catch-all to cover all activities that are not measured. Indeed, the issue is not only that informal sector activities are not often, or not easily, measured, but also that they are different from those of the formal sector.

8. In determining what is to be included within the concept of the informal sector, a number of principles have been established. There is common agreement, at present, that it should be restricted to activities that are recognized as economic in the United Nations System of National Accounts. However, this excludes many activities undertaken both within the household and in subsistence agriculture that are mostly carried out by women. There is growing concern, among women's groups in particular, that such activity should be evaluated and valued, and that it should form a subset of the informal sector. One of the difficulties of drawing boundaries between household and subsistence agricultural production, production in the informal sector, as currently defined, and formal sector activity is that many individuals, particularly women, are sometimes involved in all three sectors and almost invariably in two. For the purpose of this report the definition of the informal sector excludes housework. This is consistent with the differentiation that CEDAW made in its General Recommendation No. 17 (tenth session, 1991) relating to unremunerated housework. However, it should be noted that a significant number of countries in the Organisation for Economic Cooperation and Development (OECD) have commenced work on measuring the extent, the nature and, in some cases, the value of household and community voluntary activity. In addition, INSTRAW intends to collate the work on the informal sector, the domestic sector and subsistence agriculture in order to look at the possibilities for commonality of definition and measurement.

9. Statistics on employment in the informal sector are considered to be labour statistics and are thus affected by the standards set by ILO and the International Conference of Labour Statisticians. General issues of economic statistics and national accounts are primarily the responsibility of the Statistical Commission of the United Nations, and significantly affect informal sector statistics. These issues include the production boundary, and the definition and classification of productive units. The International Classification of Status in Employment (ICSE), now under review, is a joint responsibility of the Statistical Commission/Statistical Office and the International Conference of Labour Statisticians/ILO. The Statistical Office is working with INSTRAW to improve statistics on women's participation and production in the informal sector. They have collaborated in the statistics component on the joint project of the United Nations Development Programme (UNDP) and the Economic Commission for Africa (ECA) on "Improving African women's role in the informal sector - production and management", preparing two technical documents and convening two subregional training workshops. Based on this work, the Statistical Office is preparing a report on measuring women's economic activity and other work, and an experimental global compilation of statistics on women in the informal sector. 3/

10. Indeed, a significant number of countries have already started or are about to start the collection of data on the informal sector or related topics, as part of their national statistical programmes. 4/

11. Informal activities cannot easily be investigated empirically because, according to the United Nations Educational, Scientific and Cultural Organization (UNESCO), they consist of "producers working without a fixed location, not paying for licences and taxes, and excluded from social regulations or keeping no accounts". 5/ ILO describes this set of characteristics in urban areas of developing countries by saying that informal sector units are:

> "Very small-scale units producing and distributing goods and services, and consisting largely of independent, self-employed producers ..., some of whom also employ family labour and/or a few hired workers or apprentices; which operate with very little capital, or none at all; which utilise a low level of technology and skills; which therefore operate at a low level of productivity; and which generally provide very low and irregular incomes and highly unstable employment to those who work in it. They are informal in the sense that they are for the most part unregistered and unrecorded in official statistics; they tend to have little or no access to organised markets, to credit institutions, to formal education and training institutions, or to many public services and amenities; they are not recognised, supported or regulated by the government; they are often compelled by circumstances to operate outside the framework of the law, and even where they are registered and respect certain aspects of the law they are almost invariably beyond the pale of social protection, labour legislation and protective measures at the workplace". 6/

12. There is also some question as to whether the informal sector is only an urban phenomenon in developing countries. Originally, the concept of the informal sector was used to qualify the aggregate of activities of workers who could not find a job on the urban labour market of developing countries. 4/ It has been noted, however, that similar characteristics can be found in subsistence agriculture and in rural non-farm activities, which has led some studies to include those in the scope of informal activities. 7/ In many developed countries, moreover, the underground economy and unregistered, or what is termed "black", labour have characteristics similar to those of the informal sector in developing countries. The gap between informal and formal sector workers in terms of income and social protection is not as wide in developed as in developing countries, however, and therefore issues of relevance for the informal sector in developing countries are not always relevant in developed countries. Thus, some studies limit their scope to developing countries. The 14th International Conference of Labour Statisticians agreed that the informal sector should not be taken to be synonymous with "unorganized sector", "black market" or "underground", though enterprises defined as informal could have any of these characteristics. Questions relating to status and protection of employees in such activities should be treated separately from informal sector concerns, which relate to own-account and unpaid family workers.

13. For the purpose of identifying targets for intervention and collecting statistics, more precise definitions have been developed. It is generally recognized that "the concept of informality is related to the way the productive unit is organized", 8/ and whether a worker belongs or not to the informal sector is determined by the type of enterprise he/she works in. There are, however, two different classifications used by studies: one of informal versus formal economic units, and one of the labour force. 9/ These two classifications reflect different sources of data: some are collected from enterprises and some from individuals (labour market or labour force surveys). Each type of classification would be of interest to CEDAW in drafting any general recommendation on the informal sector.

A. Classification of economic units

14. The 14th International Conference of Labour Statisticians agreed that the distinction between the informal and the formal sectors should refer to the "nature of the economic units and the manner and milieu in which they function, as opposed to individuals, households or occupations". 10/ This agreement, which is guided by the objective of collecting accurate statistics, is consistent with the fact that support programmes are generally targeted at economic units rather than individuals or jobs. The need to collect sectoral data and to carry out sectoral analysis, in particular disaggregated by sex, was underlined.

15. It has been noted that household enterprises 11/ should, whatever definition is chosen, be considered as informal units. The association between household enterprises and the informal sector has a particular

relevance to the Convention. It brings the debate of the informal sector into the arena of the family. The social protection and the economic potential of women in the informal sector appear linked to family laws and to the rights of different family members, especially with regard to economic participation and associated benefits. Targeting the informal sector might imply action in the field of family law concerning, for example, women's rights to own land and to credit, and to use their own income, which substantially affect their ability to control capital and operate an independent enterprise. Seen from this perspective, the debate on the informal sector is also related to the more general issue of power inside the extended family. The extent to which household enterprises comply with labour and health standards, and the status, benefits and increased power they grant to their members are worthy of examination, as well as the extent to which labour and health standards, in particular those set in ILO conventions, apply to household enterprises in States parties to the Convention on the Elimination of All Forms of Discrimination against Women.

16. Other non-incorporated micro-enterprises 12/ are also part of the informal sector, and there is debate on which criteria should be used to identify them. Size has been considered a possible criteria (i.e. below a certain number of employees). 9/, 4/ State practice under article 11 of the Convention could shed light on how existing provisions of labour legislation cover small and micro-scale enterprises.

17. More generally, while reporting under article 11, it is important for States parties to indicate precisely the extent of the application of all the provisions mentioned, and whether and how their implementation is checked. In some reports presented by States parties since 1987, reference is made to "all enterprises" and "all factories", but it is not always clear whether the rules are enforced in smaller-scale units.

B. Definitions based on classification of the labour force

18. In terms of the Convention, identifying the informal sector labour force is also essential. The experience of the INSTRAW/Statistical Office programme in Africa, suggests that not only are data on the informal sector seldom collected, especially on a regular and national basis, but that in a given country several definitions of the informal sector may be used by different bodies and agencies. Statistics on informal sector enterprises are lacking as these do not fall within the scope of coverage of the regular establishment surveys conducted by the national statistical offices for deriving aggregates of national accounts. The approach of INSTRAW and the Statistical Office in their studies for immediate statistical purposes has been to adopt a definition of the informal sector based on the employment status classification of the labour force. Thus, persons working in the informal sector are defined as comprising own-account workers, unpaid family workers and, wherever feasible, their apprentices. 12/ However, given that the terms of reference of the African project excluded agriculture, the inclusion or not of subsistence and small-scale household agriculture in the definition of

informal was not resolved, though it was strongly recommended for inclusion by regional meetings organized by the project. Other studies include casual workers and also domestic servants. 9/

19. In addressing the issue of women in the informal sector, the Committee may wish to identify specific target groups on which it could request information from States parties. Unpaid women workers in family enterprises are one target group that is addressed in General Recommendation No. 16 (tenth session, 1991). It is important that States parties report as well on the situation of women employed as domestic workers. Those are not always considered part of the informal sector, however, and the Committee could consider addressing "informal sector and related issues" in its recommendation. In its initial report (CEDAW/C/5/Add.38), Jamaica provided the Committee with information on social measures for such workers, as did Argentina. Argentina in 1986 reported (CEDAW/C/5/Add.39) that persons working in the domestic sector were "among the most vulnerable and legally unprotected, since, given the nature of their work, not only is it difficult to meet the requirement of 16 hours worked for the same employer (set by the law for benefiting from a special statute), but also the conditions under which the work is performed add enormously to the difficulty of any kind of verification". It is also stated in the report that the majority of domestic workers are women.

II. THE SITUATION OF WOMEN IN THE INFORMAL SECTOR

20. Statistics on the contribution of women to the informal sector are shown in the table below.

Contribution of women in the informal sector to industry and services production

		Industry (excl. mining)		Transport	Services (excl. transport)		
		% of fem. lab. force a/	% of prod. informal	% of informal female	% of fem. lab. force a/	% of prod. informal	% of informal female
Sub-Saharan Africa							
Congo	1984	10.3	44.0	9.9	87.9	41.9	60.4
Gambia	1983	5.6	45.0	10.9	92.2	36.4	30.6
Zambia	1986	15.0	41.3	41.4	84.1	48.4	64.7
Latin America							
Venezuela	1983	15.4	21.3	25.3	82.3	26.4	27.4
Venezuela	1987	18.7	13.6	37.6	79.4	20.0	36.7
South-East Asia							
Indonesia	1980	27.4	44.1	45.4	71.6	59.1	46.8
Malaysia	1986	30.6	13.1	53.7	67.7	22.7	42.6

Source: Cited in The World's Women 1970-1990: Trends and Statistics (United Nations publication, Sales No. E.90.XVII.3), p. 93, table B.

a/ Excluding agriculture and mining.

21. Women in the informal sector are often found in types of employment where they are more likely to be disadvantaged, dependent and exploited. Based on a limited number of studies in India, Madagascar and Zambia, the 1989 World Survey on the Role of Women in Development 9/ indicated that, in a majority of cases, women in the informal sector are engaged as wage workers or unpaid family workers rather than as own-account workers or entrepreneurs. Other studies reveal that an important proportion of their employment in the informal sector is in domestic service. 14/

22. A significant number of women work at home, performing piece-rate work for manufacturing enterprises. Such arrangements appear practical, in particular for women with children, in contexts where cultural norms keep women close to the home, and because they give access to a certain know-how and inputs. Subcontracting or putting out systems, however, allow employers to avoid compliance with labour legislation and to deny social security and maternity benefits. 15/

A. Coverage of workers in the informal sector by labour legislation and social benefits

23. Though studies on the issue of social protection in the informal sector are scant, it is clear, based on the current studies of these activities, that legal standards regarding minimum wages, time off and social benefits are rarely applied in that sector. This has a special impact on women because of their child-bearing role and because they are forced to take the lowest paid/low status jobs. Women, in many cases, have practically no protection in regard to maternity leave and job security. Little is known of the impact of labour legislation on the self-employed, and research is being started in this area. 16/

24. There is a general lack of protection in the informal sector, though in some countries it actually falls within the scope of labour legislation. This has been shown in particular in India and the Philippines. 17/ This is also implied in some of the reports presented by the States parties to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW/C/5/Add.64 and 38, and A/45/38). However, the difficulties and costs associated with checking and enforcing labour and health standards in scattered economic units, and the lack of pressure organizations and unions explain why informal sector workers remain outside the scope of most protective labour legislation. The particular nature of labour relationships within this sector, where there is often no distinct employer/employee relationship, such as in the case of homework, own account or unpaid family workers, is another factor. Instability of employment and high rates of turnover exclude informal sector workers, women especially, from some provisions of labour and health laws and restrict their ability to obtain adequate social security coverage.

B. Possible negative effects of increasing social protection in the informal sector

25. Concern not to impede the functioning of often fragile informal enterprises is another factor in the weak political will to enforce existing legislation in informal sector units. It is often feared that the enforcement of labour and health standards would threaten the profitability and viability of such units. It could jeopardize informal employment creation, directly or through a substitution of labour by capital. 18/ Possible consequences might include further marginalization of informal sector activities.

26. Some studies have shown that informal sector workers themselves question the possible consequences of protective measures. A study in India revealed that the majority of informal sector workers feared the "possible adverse effects government interventions to improve wages and working conditions might have on the continuity of their jobs". 19/ It is noted in some studies that unemployment is a luxury informal sector workers cannot afford. 20/ This is especially true in the case of women who face barriers to entering the formal sector. 21/ The fear of taxation also determines suspicious attitudes of the self-employed towards any kind of public intervention. 22/

27. As a result of these fears, there has been a tendency to question the need for regulation of the informal sector and, ironically, the perceived efficiency of an unregulated informal sector has been seen as grounds for reducing protective regulations for the formal sector. A similar concern has been found in studies on women in development, where it has been suggested that protective legislation for women other than maternity protection is a mixed blessing, and could be considered protectionist and a form of discrimination against women, since it limits women's employment opportunities and raises the relative cost of women workers. 23/

28. ILO has suggested, however, that there are certain core protective labour and health standards that set universal goals of social policies, 2/ and should be regarded as long-term goals for informal units to be progressively and pragmatically implemented, possibly through shared financing. These essential standards are usually differentiated from excessive bureaucratic requirements that impede the creation of enterprises. Thus, legislation should, at a minimum, provide some basic social protection to women in the informal sector, with particular emphasis on the promotion of human rights, the development of some rudimentary forms of social security and the provision of information on measures that could be taken to reduce exposure to occupational risks to safety and health. Various forms of women's organizations should also be promoted to achieve the above objectives. However, any new legislation relating to women in the informal sector should not be so restrictive as to prevent women from seeking job opportunities in the informal sector, if this is essential for their livelihood and that of their family. Along the same lines, a recent INSTRAW seminar emphasized the need to seek innovative ways and means of extending social security and insurance benefits of formal sector institutions to women working in the informal sector. 24/ Flexible approaches to retirement schemes, for example, may compensate for the low work record of women in the formal sector. 25/ The lesson to be drawn might be the risk of excessive regulation and the need for caution in recommending the implementation of protective measures for female informal sector workers.

C. Possible policy measures for the informal sector

29. The low level of income earned by women relative to men in self-employment illustrates the challenge faced in formulating policy measures in this area.

30. There is wide variation in the income earned by women in various types of activity in the informal sector and generalizations are not always possible. This reflects the diversity inside the informal sector itself. In particular, several researchers have underlined the duality between informal sector activities that have a growth potential and expand, especially during periods of general economic expansion, and activities that afford only a subsistence living to their participants and develop during economic recession. 17/ However, evidence from studies on the informal sector reveal significant

income differences between men and women who are self-employed in the informal sector of certain cities in Africa, Asia and Latin America. 26/

31. Among other reasons, the concentration of women in certain types of low-income activity and in activities with low-capital intensity, such as petty trade and services, may partly explain the differential in average incomes.

32. In addition to these factors, income differences may be viewed as resulting, above all, from past and present discrimination against women. Women face the same obstacles as men in the informal sector, but more of them because they are women. Women's lack of access to land impedes their access to credit, while most studies show a strong correlation between the amount of capital available per worker and their earnings. Past and present discrimination in access to education and training also has an impact on their income or wage-earning capacity. Women's professional and geographical mobility, and their options are limited by non-economic reasons. Various socio-cultural constraints also prevent women from benefiting fully from the marketing of their output as they are forced to deal through middlemen or family members who keep an important part of the proceeds from sales. Similarly, the transfer of improved production techniques to rural areas could lead men to displace women from their only source of earnings in activities that could become more attractive as a result of the transfer of such technologies.

33. An illustration of these factors is self-employment in Colombia. According to one study on the urban informal sector in Colombia, women may have difficulties in creating their own enterprise because they do not benefit from the work of their family members to the same extent as men do in similar situations. Women are disadvantaged from the start by their lower level of education and the fact that they lack sufficient experience in the formal sector to accumulate "a little capital, social benefit and experience". 27/ Similar findings are reported in West Africa. In this region, women's participation is socially accepted and women are even expected to earn an income through self-employment in trade or small urban businesses. However, a recent study shows that, in a context where women have limited hope of entering the formal industrial sector to amass capital, access to the necessary resources required for self-employment is often dependent on the husband's wealth and thus structured by social class. 28/ At the same time, women's lower level of experience, caused and compounded by their lack of education, hinders their chances of success in setting up an enterprise, thus giving grounds for family members to refuse their assistance in the operation.

34. The role of regulation under these conditions is not easy to define. Intervention at a single point is not sufficient, and action in the legal/regulatory field has clearly to be seen in the broader context of action in the economic and social field. This would be consistent with the package approach recommended by ILO for the informal sector in general. 2/

35. Policy discussion on the informal sector has clearly moved beyond what Tokman 29/ has called the "missing piece strategy", namely, the tendency to explain all the problems of the informal sector by a single factor, whether credit or excessive regulation, and to act accordingly. It is now generally agreed that the only way of achieving economic and social objectives is to act simultaneously in different spheres. Legislative changes, welfare measures and programmes to enhance productivity have to be developed. Innovative ways of improving social protection and of providing a safer and healthier work environment have to be developed.

36. This package approach may be a step towards the design of more gender-aware policies for the informal sector. Studies on women in development have indeed revealed the need for multifaceted interventions 16/ to enhance the participation of women. This has also influenced the design of training and credit programmes for women: they have tended to be associated with a package of various provisions and support, training being associated with provisions for child care, and innovative experiences in providing credit to the poor, and to women in particular, and providing loans together with training courses and access to some inputs. 30/ Providing child care - not only to increase participation in training programmes but also to free women for current economic participation and to avoid the burden of the care of younger children falling on the shoulders of older children - has proved an essential component of programmes for long-term development. The failure to value household production and thus the tendency to consider the care of children and others as a "free good" is an obstacle to recognizing the efficiency of child-care programmes. Studies have shown that where child-care provisions move from custodial care to quality care that includes a development programme, not only is there the chance for enhanced employment opportunities for women, but also the life chances of the children are improved, especially in relation to those children who would otherwise be mostly unsupervised and lacking the opportunity of preparing for formal learning.

37. It should be emphasized that some of the characteristics with which the informal sector is associated, such as not being registered or licensed, are due in part to the difficulties in complying with regulations. Measures should therefore include revisions of laws and sometimes financial requirements for compliance. National training workshops organized in the Congo, the Gambia and Zambia identified as one of the major set-backs the lack of a national institution responsible for these and other concerns of the informal sector. Finally, national statistics programmes should be extended to the informal sector, as well, in order that relevant statistics can be compiled to monitor and evaluate the effect of policy measures or to identify areas for intervention.

38. One of the key principles identified for action for the informal sector is the need to go beyond policies targeting only the informal sector. Although these are necessary, they will not be sufficient to change the situation of workers in that sector. The situation of women in the informal sector recalls the need for policies targeting the formal sector and the

situation of women in it. Indeed, women are often found in the informal sector because they face obstacles to entering the formal sector. This requires complex action ranging from encouraging support systems for parents in the formal sector, to opening non-traditional economic activities or fields of training to women, to long-term objectives, such as equal access to education and policies combating discriminatory attitudes in society, the working world and the family. Hence, policies combating discrimination in society will generally have a positive effect on women in the informal sector. Furthermore, the progressive integration of segments of the informal sector in the formal economy and organized society should provide opportunities for women to overcome the institutional and socio-cultural barriers that currently prevent them from achieving a fuller professional career.

Notes

1/ 1989 World Survey on the Role of Women in Development (United Nations publication, Sales No. E.89.IV.2), pp. 213-229. The World's Women 1970-1990: Trends and Statistics, Social Statistics and Indicators, Series K, No. 8 (United Nations publication, Sales No. E.90.XVII.3). Ola Hallgren, Rizwanual Islam and M. Muqtada, "Employment in urban micro-enterprises: some perspectives", in International Labour Organisation, Asian Regional Team for Employment Promotion, Employment Challenges for the 90s (Geneva, 1990).

2/ International Labour Organisation, The Dilemma of the Informal Sector, Report of the Director-General (Part I), International Labour Conference, 78th Session, 1991 (Geneva, 1991).

3/ Economic Commission for Africa/International Research and Training Institute for the Advancement of Women/United Nations Statistical Office, Handbook on Compilation of Statistics on Women in the Informal Sector in Industry, Trade, and Services in Africa, rev. ed. (Santo Domingo, 1991); and United Nations, Department of International Economic and Social Affairs (Statistical Office)/Economic Commission for Africa/International Research and Training Institute for the Advancement of Women, Synthesis of Pilot Studies on Compilation of Statistics on Women in the Informal Sector in Industry, Trade, and Services in Four African Countries (Santo Domingo, 1991).

4/ Ralf Hussmanns and Adriana Mata-Greenwood, "Defining employment in the informal sector: its effects on women", Inter-Agency Consultation on Statistics and Data Bases on Gender in Agriculture and Rural Development, Rome, 24-26 September 1991 (ESH/ESS 91/3).

5/ Philippe Hugon, The Informal Sector: Women and Development Planning in Africa, Analytical and Methodological Studies, FEM.3 (Paris, United Nations Educational, Scientific and Cultural Organization, 1989), p. 31.

6/ The Dilemma of the Informal Sector ..., p. 4.

Notes (continued)

7/ Vicky T. Okine, "The impact of the informal sector on the economy, the survival strategies of poor families and the role of women therein", FEM.2 (Paris, United Nations Educational, Scientific and Cultural Organization, 1989).

8/ Handbook on Compilation of Statistics on Women ..., p. 7.

9/ 1989 World Survey on the Role of Women (United Nations publication, Sales No. E.89.IV.2.

10/ Hussmanns and Mata-Greenwood, op. cit., p. 9.

11/ Household enterprises are owned and operated by households or household members without the assistance of paid employees but possibly with the assistance of unpaid family workers and/or occasional labour (Hussmanns and Mata-Greenwood, op. cit., pp. 14-15).

12/ Unincorporated enterprises are defined as opposed to corporations and quasi-corporations: corporations and quasi-corporations have to follow certain rules of management and in particular to keep separate accounts. Corporations are created by the law and registered accordingly, while quasi-corporations are generally registered for fiscal or statistical purposes. Unincorporated enterprises are not legally separated from their owners (Hussmanns and Mata-Greenwood, op. cit., p. 4).

13/ Synthesis of Pilot Studies ..., p. 2.

14/ Marie-Dominique de Suremain, Women's Involvement in the Informal Urban Economy: Colombia, Analytical and Methodological Studies, FEM.5 (Paris, United Nations Educational, Scientific and Cultural Organization, 1990), p. 40.

15/ International Labour Organisation, Technical background document, Meeting of Experts on the Social Protection of Homeworkers (Geneva, 1990) (MEHW/1990/1).

16/ "Women's work: the informal sector", INSTRAW News, No. 12, Summer 1989.

17/ Hallgren, Islam and Muqtada, loc. cit.

18/ Ibid., pp. 114-115.

19/ Ibid., pp. 115.

20/ Hugon, op. cit.

21/ The World's Women 1970-1990 ...

Notes (continued)

22/ "Séminaire sur les interactions entre la condition de la femme et les phénomènes démographiques en Afrique francophone au sud du Sahara: Rapport" (S/ICFPDAFS/1990/DT).

23/ International Centre for Research on Women, Keeping Women Out: A Structural Analysis of Women's Employment, quoted in Sex Inequalities in Urban Employment in the Third World, R. Anker and C. Hein, eds. (Houndmills, Basingstoke, Hampshire, Macmillan Press, 1989).

24/ See the note by the Secretary-General (A/46/325), transmitting the report of the International Research and Training Institute for the Advancement of Women, annex, para. 23.

25/ "Integration of ageing women in development: choice or necessity?", paper prepared for the Expert Group Meeting on Integration of Ageing and Elderly Women into Development, Vienna, 7-11 October 1991 (EGM/AEWD/1991/WP.1, May 1991).

26/ 1989 World Survey on the Role of Women ..., p. 226; Monique Lagro and Donna Plotkin, "The agricultural traders of St. Vincent and the Grenadines, Grenada, Dominica and St. Lucia" (Economic Commission for Latin America and the Caribbean/Caribbean Development and Cooperation Committee) (CONS/90/3, February 1990); Monique Lagro, "The hucksters of Dominica" (Economic Commission for Latin America and the Caribbean/Caribbean Development and Cooperation Committee) (CONS/90/2, 24 April 1990); Monique Lagro and Donna Plotkin, "The suitcase traders in the free zone of Curaçao" (Economic Commission for Latin America and the Caribbean/Caribbean Development and Cooperation Committee, 25 April 1990).

27/ de Suremain, op. cit., p. 23.

28/ Diane Elson, ed., Male Bias in the Development Process (Manchester University Press, 1991).

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